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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/738,468

12/17/2003

William R. Nolan III

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EXAMINER

OYEBISI, OJO O

ART UNIT

PAPER NUMBER

3696

MAIL DATE

DELIVERY MODE

04/14/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)	
	10/738,468	NOLAN, WILLIAM R.	
	Examiner	Art Unit	
	OJO O. OYEBISI	3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 January 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-44 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☐ Claim(s) _____ is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☒ Claim(s) 1-44 are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

In response to the restriction requirement mailed on 11/19/07, the following have occurred: the applicant has elected the invention of group I (claims 1-27), and has cancelled claims 22-32. The applicant has brought it to the examiner's attention that a preliminary amendment adding additional claims 33-44 was filed on March 31, 2006, and these claims (i.e., claims 33-44) were not mentioned in the restriction requirement dated 11/19/07. The examiner regrets this oversight, and hereby withdraws the restriction requirement dated 11/19/07. Upon further review of the preliminary amendment filed on March 31, 2006, a new restriction requirement that includes the additional claims 33-44 is deemed merited.

Election/Restrictions

Restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-27, drawn a method of displaying information in a data processing system for processing loan information, comprising: receiving a selection of a product type, wherein the product type is a type of home mortgage loan including a unique set of attributes; receiving a request to associate a unique seller marketing name with the product type; storing the association of the unique seller marketing name with the product type; and displaying the unique seller marketing name in place of or in addition to the product type following the association, classified in class 705, subclass 35.
- II. Claims 28-32, drawn to a data processing system comprising: (A) acquisition logic, the acquisition logic including logic configured to receive acquisition information pertaining to loan term, the acquisition logic including (1) committing

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logic, pricing logic....., deal management logic....., reporting logic, , the reporting logic including (1) comparison logic, (2) accounting logic, (3) aggregation logic (C) financial asset generation logic, and (D) a rules engine, the rules engine comprising a series of business rules, classified in class 705, subclass 38.

III. Claims 33-44, drawn to a method of generating a selection list for loans to be sold by a seller to a purchaser, the method comprising: providing a web-based interface to a seller; providing a computer database coupled to the web-based interface and configured to store loan data for loans the seller is eligible to sell to the purchaser, wherein the loan data for each loan includes a purchaser-assigned name and a seller identifier; receiving the seller identifier via the web-based interface from the seller; retrieving the loan data for each of the loans the seller is eligible to sell to the purchaser from the computer database using the seller identifier; displaying a seller loan list to the seller via the web-based interface, the seller loan list configured to display the purchaser-assigned name for each of the loans the seller is eligible to sell to the purchaser; receiving a customization request from the seller via the web-based loan sales interface; displaying a customized loan list to the seller via the web-based interface, the customized loan listing configured to display the purchaser-assigned name for each of the loans the seller is eligible to sell to the purchaser that also satisfies the customization request; receiving a selection input from the seller via the web-based interface, wherein the selection input identifies a purchaser-assigned name in the customized loan list; displaying a selection list to the seller via the web-based interface, the selection list configured to display the

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purchaser-assigned name identified by the selection input; receiving a seller-assigned name from the seller for each purchaser-assigned name in the selection list via the web-based interface configuring the loan data stored in the computer database to further include each received seller-assigned name with the purchaser-assigned name and the seller identifier; and configuring the web-based interface to display the seller-assigned name for each loan included in the seller loan list; classified in class 705, subclass 27.

2. The inventions are distinct, each from the other because of the following reasons:

- Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a method of displaying information in a data processing system for processing loan information, **whereas invention II** has a divergent scope i.e., a data processing system comprising: (A) acquisition logic, the acquisition logic including logic configured to receive acquisition information pertaining to loan term, the acquisition logic including (1) committing logic, pricing logic....., deal management logic....., reporting logic, , the reporting logic including (1) comparison logic, (2) accounting logic, (3) aggregation logic (C) financial asset generation logic, and (D) a rules engine, the rules engine comprising a series of business rules. Hence invention I has a different utility and scope than invention II, and the search required for Group I is not required for Group II.

- Inventions I and III are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a method of displaying information in a data processing system for processing loan information comprising: receiving a selection of a product type, wherein the product type is a type of home mortgage loan including a unique set of attributes; receiving a request to associate a unique seller marketing name with the product type, the method further including: permitting a seller to enter into a commitment to sell the loan identified by the unique seller marketing name, and further including permitting the seller to deliver the loan identified by the unique seller marketing name, **whereas invention III** has a divergent scope i.e., receiving a customization request from the seller via the web-based loan sales interface; displaying a customized loan list to the seller via the web-based interface, the customized loan listing configured to display the purchaser-assigned name for each of the loans the seller is eligible to sell to the purchaser that also satisfies the customization request; receiving a selection input from the seller via the web-based interface, wherein the selection input identifies a purchaser-assigned name in the customized loan list; displaying a selection list to the seller via the web-based interface, the selection list configured to display the purchaser-assigned name identified by the selection input; receiving a seller-assigned name from the seller for each purchaser-assigned name in the selection list via the web-based interface configuring the loan data stored in the computer

database to further include each received seller-assigned name with the purchaser-assigned name and the seller identifier; and configuring the web-based interface to display the seller-assigned name for each loan included in the seller loan list. Hence invention I has a different utility and scope than invention III, and the search required for Group I is not required for Group III.

- Inventions II and III are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention II relates to a data processing system comprising: (A) acquisition logic, the acquisition logic including logic configured to receive acquisition information pertaining to loan term, the acquisition logic including (1) committing logic, pricing logic....., deal management logic....., reporting logic, , the reporting logic including (1) comparison logic, (2) accounting logic, (3) aggregation logic (C) financial asset generation logic, and (D) a rules engine, the rules engine comprising a series of business rules, **whereas invention III** has a divergent scope i.e., receiving a customization request from the seller via the web-based loan sales interface; displaying a customized loan list to the seller via the web-based interface, the customized loan listing configured to display the purchaser-assigned name for each of the loans the seller is eligible to sell to the purchaser that also satisfies the customization request; receiving a selection input from the seller via the web-based interface, wherein the selection input identifies a purchaser-assigned name in the customized loan list; displaying a selection list to the seller via the web-based interface, the

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selection list configured to display the purchaser-assigned name identified by the selection input; receiving a seller-assigned name from the seller for each purchaser-assigned name in the selection list via the web-based interface configuring the loan data stored in the computer database to further include each received seller-assigned name with the purchaser-assigned name and the seller identifier; and configuring the web-based interface to display the seller-assigned name for each loan included in the seller loan list. Hence invention II has a different utility and scope than invention III, and the search required for Group II is not required for Group III.

3. Since these inventions are distinct for the reasons given above and have acquired a separate status in the art because of their recognized divergent subject matter, restriction for examination purposes as indicated is proper.
4. Applicants are advised that reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143). Any inquiry concerning this communication or earlier communications from the examiner should be directed to OJO O. OYEBISI whose telephone number is (571) 272-8298. The examiner can normally be reached on 8:30A.M-5:30P.M.


If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Thomas Dixon can be reached on (571)272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

o.o

<div>Application Number</div> <div></div>	Application/Control No.	Applicant(s)/Patent under Reexamination	
	10/738,468	NOLAN, WILLIAM R.	
	Examiner	Art Unit	
	OJO O. OYEBISI	3696	